



coles Personal Loans

Variation Notice

This variation notice provides full details of the changes, as they apply to your Coles Personal Loans Unsecured Credit Terms and Conditions and Other Important Information

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 <https://www.coles.com.au/content/dam/coles/coles-financial-services/personal-loans/pdf/coles-personal-loans-terms-conditions.pdf>.

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".

Change to your Coles Personal Loans Unsecured Credit Terms and Conditions and Other Important Information effective 5 October 2021.

We have made changes to our complaints handling process in line with updates to the Banking Code of Practice. The timeframe in which we will aim to resolve new complaints has reduced from 45 days to 30 days. Our Customer Advocate remains available to impartially review customer complaints and advise our complaints teams. In line with the Banking Code of Practice, you can contact AFCA if you need an alternative dispute resolution option. We have also included a new 'Card Balance' definition in the Dictionary section.

Changes to Part C: Credit Guide

Section. What should You do if You have a complaint?

Current	Replacement
<p>If You have a complaint about the service provided to You, You should take the following steps:</p> <p>1. Contact Your Credit Provider's representative In the first instance please contact the Credit Provider's representative who provided You with the particular service and tell them about Your complaint and they will try to resolve this.</p> <p>2. Contact Our Customer Relations Unit If You have raised a concern with the Credit Provider's representative and the matter has not been resolved to Your satisfaction, Our Customer Relations Unit can assist. There are three ways You can lodge Your complaint:</p> <ul style="list-style-type: none"> • By telephone Call 1300 306 397 (toll free within Australia) or +61 1300 306 397 (from overseas) between 9am-5pm Monday to Friday (AEST). • In writing Mail Your written complaint to: Citigroup Pty Limited Customer Relations Unit GPO Box 204, Sydney NSW 2001 • By email Email Us at any time through www.coles.com.au/loans/contact-us 	<p>If You have a complaint about the service provided to You, You should take the following steps:</p> <p>1. Contact Your Credit Provider's representative In the first instance please contact the Credit Provider's representative who provided You with the particular service and tell them about Your complaint and they will try to resolve this.</p> <p>2. Contact Our Customer Relations Unit If You have raised a concern with the Credit Provider's representative and the matter has not been resolved to Your satisfaction, Our Customer Relations Unit can assist. There are three ways You can lodge Your complaint:</p> <ul style="list-style-type: none"> • By telephone Call 1300 306 397 (toll free within Australia) or +61 1300 306 397 (from overseas) between 9am-5pm Monday to Friday (AEST). • In writing Mail Your written complaint to: Citigroup Pty Limited Customer Relations Unit GPO Box 204, Sydney NSW 2001 • By email Email Us at any time through www.coles.com.au/loans/contact-us

Current	Replacement
<p>Once You have contacted Us, We will begin the process of investigating and resolving Your complaint. We will try to resolve Your complaint quickly and fairly. We will endeavour to resolve Your complaint within 3 Business Days; however some complaints do take more time than others. If We anticipate that Your complaint will take longer than 21 days to resolve, We will contact You within this time to provide You with an update on Our progress. Should it take longer than 45 days, We will contact You in writing to provide an explanation of the reason for the delay.</p>	<p>Once You have contacted the Customer Relations Unit, We will begin the process of investigating and resolving Your complaint. We will try to resolve Your complaint quickly and fairly, however some complaints do take more time than others. If We anticipate that Your complaint will take longer than 21 days to resolve, We will contact You within this time to provide You with an update on Our progress. If We are unable to resolve Your complaint within 30 days (or within 21 days if it involves a hardship notice, default notice or request to postpone enforcement), We will:</p> <ul style="list-style-type: none"> a) tell You the reasons for the delay; b) tell You the date by which You can reasonably expect to hear the outcome of Our investigation; and c) give You monthly updates on the progress; d) tell You about Your right to complain to the Australian Financial Complaints Authority (AFCA) if You are dissatisfied; and e) provide You with contact details for AFCA (also set out below). <p>For complaints involving hardship notice, default notice or request to postpone enforcement, exceptions apply to the 21 day timeframe if We do not have sufficient information to make a decision or We reach an agreement with You. If We require further information from You, then We will request it within 21 days of receiving the complaint.</p> <p>We also have a Customer Advocate whose role is to promote fair customer outcomes, advise and guide our complaints teams on how best to resolve complaints and recommend changes to our bank policies, procedures and processes.</p>

Sub-section 3. Alternate dispute resolution paths

Current	Replacement
<p>If despite Our best efforts, You feel the dispute resolution process was not fair, or You remain unhappy with the outcome, You still have options.</p> <p>The Credit Provider's Customer Advocate</p> <p>The Credit Provider has appointed an impartial Customer Advocate to assist in reaching fair outcomes during the dispute process and make it easier for customers when things go wrong.</p> <p>If You are not happy with the outcome from Our Customer Relations Unit and would like an impartial review, You can refer Your complaint to Our Customer Advocate:</p> <p>Email: customeradvocate@citi.com Post: Citigroup Pty Limited Att: Citi Customer Advocate GPO Box 204 Sydney NSW 2001</p> <p>External dispute resolution</p> <p>If You are not satisfied with Our response, You may lodge a complaint with the Australian Financial Complaints Authority or AFCA:</p> <p>Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) In writing: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001</p> <p>The Australian Securities and Investments Commission (ASIC) also has a free information line on 1300 300 630 that can be used to get more information on Your rights, and how to make a complaint.</p>	<p>If, despite Our best efforts, You feel the dispute resolution process was not fair, or You remain unhappy with the outcome, You can refer Your complaint to:</p> <ul style="list-style-type: none">The Australian Financial Complaints Authority (AFCA) offers an independent alternative dispute resolution service to customers who have been through the bank's internal complaint process. <p>How to contact AFCA</p> <p>Post: GPO Box 3 Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <ul style="list-style-type: none">The Australian Securities and Investments Commission (ASIC) also has a free information line on 1300 300 630 that can be used to get more information on Your rights, and how to make a complaint.

Section. 17. Dictionary

The following has been added to the Definitions section:

<p>Card Balance means the Closing Balance less any Fixed Payment Option balance, initial interest charge and Monthly Instalment for that month.</p>
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