



COLES GROUP CARD FINANCIAL TABLE UPDATE

This document explains what financial information applies to your Coles No Annual Fee Mastercard effective as at 5 March 2018 (“**Start Date**”) and some related changes. This is part of changing your card from a Coles Group Card to a Coles No Annual Fee Mastercard®. 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.
Annual Percentage Rate	<p>Existing balance annual percentage rate (this rate will be applied to any outstanding amount of the existing balance on your Account as at the Start Date and any related interest) No change*</p> <p>Retail Purchases [formerly known as standard annual percentage rate] 19.99% (Applies to your Retail Purchase Balance. This includes insurance premiums charged to your Account.)</p> <p>Cash Advances^ [if the Cash Advance facility has been activated] 19.99% (Applies to your Cash Advance balance.)</p> <p>* Please refer to your statement of Account to confirm the interest rates that apply to your Account.</p>
^Cash Advance and Cash Limits	<p>The Cash Advance facility under your Coles No Annual Fee Mastercard is not active. Please call us on 1300 306 397 from the Start Date if you would like activate the Cash Advance facility.</p> <p>If you activate it, your Daily Cash Limit will be A\$1,000.00, and we will confirm a Total Cash Limit.</p>
Interest Free Period	<p>The Interest Free Period and how it applies is changing from up to 62 days. Your Coles No Annual Fee Mastercard has an Interest Free Period of up to 55 days, and will apply to 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 <p>any other amount due under the credit contract which is payable on demand.</p>
Minimum Payment Due (formerly known as your minimum monthly)	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:



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<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>	An Annual Primary Cardholder Fee does not apply on your Coles No Annual Fee Mastercard.
OTHER FEES & CHARGES	
Domestic Cash Advance Fee	<p>If you choose to activate the cash advance facility on your Mastercard, a Domestic Cash Advance Fee will apply.</p> <p>You will be charged a Domestic Cash Advance Fee of 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.</p>
International Cash Advance Fee	<p>If you choose to activate the cash advance facility on your Mastercard, an International Cash Advance Fee will apply.</p> <p>You will be charged an International Cash Advance Fee of 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 Coles No Annual Fee Mastercard can be used for international transactions.</p> <p>The International Transaction Fee charged on your Coles No Annual Fee Mastercard is 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 (when activated) 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



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	<p>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> <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>
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.