

Key facts about this credit card

Correct as at 5 March 2018

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

DESCRIPTION OF CREDIT CARD

Product name	Coles No Annual Fee Mastercard	Coles Low Rate Mastercard	Coles Rewards Mastercard
Minimum credit limit	\$2,000	\$2,000	\$2,000
Minimum repayments	<p>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:</p> <ul style="list-style-type: none"> (i) the Card Balance if it is less than \$30; or (ii) the greater of: <ul style="list-style-type: none"> a. \$30; or b. 2% of Card Balance; or c. the sum of 1% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, plus any Monthly Instalment for that month. 		
Interest on purchases*	19.99% p.a.	12.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days for Retail Purchases and related fees and charges (other than Cash Advances, Balance Transfers and Special Promotions)		
Interest on cash advances	19.99% p.a.	19.99% p.a.	19.99% p.a.
Balance transfer interest rate*	Please refer to the interest rate and term and balance transfer fee (if applicable) set out in the offer details viewed by you		
Annual fee*	\$0	\$58	\$99
Late payment fee	\$10 if your Payment Due is not paid by the Payment Due Date and \$10 every seven days thereafter until the Payment Due is made		
There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from	https://financialservices.coles.com.au/credit-cards/no-annual-fee-mastercard	https://financialservices.coles.com.au/credit-cards/low-rate-mastercard	https://financialservices.coles.com.au/credit-cards/rewards-mastercard

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by contacting us on **1300 306 397**.

*Promotional offers may apply.

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