

Variation Notice.

This variation notice provides full details of the changes, as they apply to the following:

1. Kogan Money Credit Cards Terms and Conditions and Other Important Information

- **Part A:** Kogan Money Credit Cards Terms and Conditions;
- **Part B:** Privacy;
- **Part C:** Credit Guide; and
- The '**Contact Us**' section at the end of the booklet.

There will be no change to **Part D:** Information Statement.

2. Your Financial Table

3. Kogan Money Credit Cards Rewards Terms and Conditions

4. Kogan Money Credit Cards Digital Wallet Terms and Conditions

- i. Apple Pay Terms and Conditions; and
- ii. Google Pay Terms and Conditions.

These changes will be effective when your Kogan Money Black Credit Card is moved to the new system. This is currently planned to occur on **17 March 2025 (Transition Date)**. We will confirm this date with you and let you know if there is any delay.



Kogan Money Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB"). 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 until the Transition Date which is planned to occur on or after 17 March 2025. Our/us/we means NAB unless the context otherwise requires it.

To view the updated Terms and Conditions that will govern your account, visit <https://www.koganmoney.com.au/credit-cards/important-information/>. It is important that you read this notice carefully and keep a copy of it for your records.

What are the changes

1. Kogan Money Credit Cards Terms and Conditions and Other Important Information

- We're introducing a new section at the beginning of the Terms and Conditions called 'Key things to keep in mind'. This section summarises some of the information in your Financial Table and the **Part A: Kogan Money Credit Cards Terms and Conditions (Part A)**.
- We're amending several sections in Part A and replacing it with a new Part A from the Transition Date. Please read the Summary of changes to Part A on page 4 of this notice together with the new Part A contained in the **Kogan Money Credit Cards Terms and Conditions and Other Important Information** booklet.
- We're making updates to **Part B: Privacy** to:
 - remove references to Citigroup Pty Limited (Citi) and its related companies as Citi will no longer provide any services in relation to your Account from the Transition Date;
 - further explain some of the purposes for which we collect, use and disclose your personal information;
 - our contact details. If you have any privacy related queries, access the Kogan Money Credit Cards Mobile App or Online Servicing and chat with us or write to Kogan Money Credit Cards – Privacy, GPO Box 9992, Melbourne VIC 3001.

- We're updating our process if you have a complaint about the service provided to you in the **Part C: Credit Guide**. You can lodge a complaint in one of the following ways:
 - by accessing the Kogan Money Credit Cards Mobile App or Online Servicing and chatting with us;
 - by telephone – call 1300 350 525 (toll free within Australia) between 8am-6pm Monday to Friday (Melbourne time);
 - by email to customerresolutions@cards.koganmoney.com.au;
 - in writing to: Kogan Money Credit Cards – Customer Resolutions, Reply Paid 2870, Melbourne VIC 8060.
- We're updating our contact details in the **'Contact Us'** section at the end of the booklet.
 - To report lost or stolen Cards, devices or Security Codes, call 1300 415 445 from within Australia or +61 2 8908 6196 from overseas.
 - For accessibility support information, please visit <https://koganmoney.com.au/credit-cards/contact-us/>.
 - For general correspondence, privacy related enquiries or to notify us of things please access the Kogan Money Credit Cards App or Online Servicing and chat with us or write to Kogan Money Credit Cards GPO Box 9992, Melbourne VIC 3001.

Please read the new **Kogan Money Credit Cards Terms and Conditions and Other Important Information** booklet which will replace the current version from the Transition Date.

Part A: Kogan Money Credit Cards Terms and Conditions (Part A)

Here's a summary of the changes between the Part A that currently applies to your Account and the new Part A that will apply from the Transition Date.

Section changing	What it means for you
1 Getting started with your contract	We're removing the requirement for an Additional Cardholder to open or hold a Kogan.com account.
1A How we may exercise our rights and discretions	We're simplifying this section but not making any changes to how we may exercise our rights and discretions under this contract.
2 Use of Cards and the Account Using the Account	You'll still be able to use your Card and the Account to make the same types of payments and cash withdrawals that you can currently make. We're just clarifying that this includes: <ul style="list-style-type: none"> • making payments over the phone; and • withdrawing cash at an ATM and over the counter at any bank in the world that displays the VISA symbol.
2 Use of Cards and the Account Credit Limits and other limits	For customers who currently have a Total Cash Limit less than their Credit Limit, this will be increasing to the Credit Limit, which may increase your liability in the case of Unauthorised Transactions. <p>As a result, we're making changes to this section to explain that your Total Cash Limit is generally the same as your Credit Limit.</p> <p>We're also including some further explanation of the circumstances where we may reduce your Credit Limit or Total Cash Limit without your permission, including:</p>

Section changing	What it means for you
	<ul style="list-style-type: none"> • if you've defaulted on your credit contract; • where we have good reason to believe that your existing Credit Limit or Total Cash Limit is more than you can manage without financial difficulty; • where your Account is inactive; • to manage a risk, including to prevent potential fraud or scam. <p>We're simplifying the paragraph about your right to request a credit limit decrease.</p>
<p>2 Use of Cards and the Account</p> <p>Additional Cardholders</p>	<p>We're adding some further explanation about Additional Cardholders, including that:</p> <ul style="list-style-type: none"> • they may be able to select their Card PIN or other Security Codes; • they can't request or arrange an Instalment Plan; • if you ask us to cancel an Additional Cardholder's Card you will still be responsible for any transactions that were made by the Additional Cardholder before we received your request, that are processed and added to your Account after we received your request.

Section changing	What it means for you
2 Use of Cards and the Account Limits on Use	<p>We're not changing the limitations that apply to how you and Additional Cardholders can transact. For example, you still won't be able to transact on the Account for the purposes of gambling or for crypto-currency related transactions. However, we are updating this section to explain that:</p> <ul style="list-style-type: none">• we can block both payments made from the Account or a credit made by a merchant to the Account that we reasonably consider is a gambling transaction or a transaction to invest in shares or other financial product (including receipt of investment returns) or related to crypto-currency;• despite the limits we put on the Account, there might be some instances where a gambling transaction, transaction to invest in shares or other financial product or a transaction related to crypto currency might be allowed to occur. If this does happen, it will be treated as a Cash Advance, which means a fee will apply and interest will be charged at the Cash Advance Annual Percentage Rate.

Section changing	What it means for you
	<p>We're also deleting the paragraphs at the end of this section about when we may delay, block or refuse transactions as this will move to section 7.</p>
<p>2 Use of Cards and the Account Altering or stopping a payment</p>	<p>We're updating the table to explain that BPAY payments that are instructed to be made today can't be stopped or altered once they are submitted, but BPAY payments that are scheduled to occur on a future date can be cancelled in Online Servicing up to the day before the scheduled payment date.</p>
<p>3 International transactions</p>	<p>We're updating some of the information in this section to explain:</p> <ul style="list-style-type: none"> • that both making payments to and receiving credits from merchants is subject to Australian and overseas laws, and sometimes these laws may apply restrictions or limits to your use of a Card or Online Servicing outside Australia; and • how the exchange rates are determined for international transactions.
<p>4 Payments Paying the Account</p>	<p>We're updating this section to explain that if you have both an Overdue Amount and Overlimit Amount owing at the end of a Statement Period, only the higher of the two amounts will be shown on your statement.</p>

Section changing	What it means for you
<p>4 Payments</p> <p>Application of payments</p>	<p>We're removing references to how payments are applied to Instalment Plans from this section, as this will be covered in section 5.</p>
<p>5 Instalment Plans, Balance Transfers and Special Promotions</p>	<p>Instalment Plans</p> <p>We're making the following changes to this section:</p> <ul style="list-style-type: none"> • renaming some of the defined terms by replacing references to Fixed Payment Option and FPO with Instalment Plan; • introducing some new defined terms to make it easier to read the section, including a definition of Overdue Instalment Amount, which means any unpaid overdue Monthly Instalment, Initial Interest Charge or Instalment Fee amount and any related interest; • adding that the last Monthly Instalment is generally slightly different to previous Monthly Instalments. This is due to rounding because Monthly Instalments can't be equally divided over the Instalment Plan term;

Section changing	What it means for you
	<ul style="list-style-type: none">• rewriting the section headed 'Instalment Plan – Application of Payments' which explains how payments are applied when you have an Instalment Plan. Please note that there is no change to the order we apply payments.• rewriting the section headed 'What happens if there are Extra Payments, an Instalment Plan is cancelled or payments aren't made on time?' to:<ul style="list-style-type: none">– simplify as some of the information currently in this section will be in the 'Instalment Plan – Application of Payments' section;– remove the reference to charging some interest on the day an Extra Payment is made that doesn't fully repay an Instalment Plan as we won't do that;– further explain some of the current information in this section;

Section changing	What it means for you
	<ul style="list-style-type: none"> – change how interest is calculated and charged on the Main Instalment Plan Balance in the Statement Period an Instalment Plan is cancelled by <u>us</u>. It will now be calculated up to the day we cancel the Instalment Plan at the Daily Instalment Plan Rate and charged at the end of the day and treated as a Retail Purchase. Any Main Instalment Plan Balance will revert to the underlying transaction type (either a Retail Purchase or Cash Advance) the day after we cancel an Instalment Plan. There is no change to how interest is calculated and charged on the Main Instalment Plan Balance when <u>you</u> cancel or repay your Instalment Plan Early. <p>Balance Transfers</p> <p>We're including a section on Balance Transfers in the Part A: Kogan Money Credit Cards Terms and Conditions. Currently, the Balance Transfer terms are provided separately.</p>

Section changing	What it means for you
	<p>There will be no change to the promotional Balance Transfer Annual Percentage Rate or the term of any Balance Transfer that you currently have. When a Balance Transfer expires, the Annual Percentage Rate that applies to Cash Advances will apply to any amount that remains outstanding.</p>
<p>6 Statements and other notices</p>	<p>We're updating this section to explain that you may receive some notices and other communications by mail where required by law or where our process is to provide the notice or other communication by mail.</p> <p>It's important to keep your email address, mobile phone number and mailing address up to date to receive Communications from us.</p>
<p>7 Default, suspension and closure</p>	<p>We're rewriting this section and making changes to:</p> <ul style="list-style-type: none"> • the situations your Account will be in default. You'll continue to be in default if you don't make payments in time, however, we're: <ul style="list-style-type: none"> – clarifying that you'll also be in default if you don't follow the requirements of the credit contract or you give false or misleading information and this has a material impact on our legitimate interests, including our business, risk management or security requirements; and

Section changing	What it means for you
	<ul style="list-style-type: none"><li data-bbox="474 170 930 476">– adding that your Account will be in default if you become insolvent or have a receiver or bankruptcy trustee appointed or you transfer your assets to a creditor.<li data-bbox="437 506 903 672">• explain the 31 day notice period we will give, where required by law, when you are in default;<li data-bbox="437 703 917 1196">• add that we can charge to your Account any enforcement expenses reasonably incurred or expended by us to enforce this credit contract if you are in default. We will calculate interest on enforcement expenses at the Retail Purchase Annual Percentage Rate;<li data-bbox="437 1227 897 1437">• remove the right for us to close your Account if you don't keep your email address or phone number up to date;

Section changing	What it means for you
	<ul style="list-style-type: none"> • the circumstances we may close or suspend your Account, cancel or suspend a Card or a Cardholder’s access to Online Servicing or not process a transaction without notice, including if you’re in default, to protect you or us from potentially fraudulent activity or a scam or other losses, to prevent an anticipated breach of the law or manage any risk, or if we reasonably consider it appropriate to protect a customer or another person from financial abuse; • explain what happens if you or we close or suspend your Account, cancel or suspend a Card or a Cardholder’s access to Online Servicing; • remove the right for us to retain reasonable costs of closing your Account where your Account has a credit balance at the time of closure (currently \$5), as we won’t do this.
8 Interest	<p>We’re rewriting this section to provide further explanation about when and how we calculate and charge interest on your Account, except for how we calculate and charge interest on Instalment Plans, as this is in section 5.</p>

Section changing**What it means for you**

We're including some examples to help explain how interest is calculated and providing further explanation about how interest free periods work for Retail Purchases.

The main change is that you'll be able to benefit from interest free days on Retail Purchases even if you have a Balance Transfer by paying the Interest Free Days Payment by the Payment Due Date. Currently you are not able to get interest free days on Retail Purchases when you have a Balance Transfer.

The 'Interest Free Days Payment' will be a new payment option shown on your statement if you have a Balance Transfer and/or Instalment Plan.

If you are not in an interest free period, there are two ways you can start a new one:

1. begin your Statement Period with either a zero balance or a credit balance; or
2. pay the Closing Balance (or the Interest Free Days Payment if you have a Balance Transfer and/or Instalment Plan) shown on your statement in full by the Payment Due Date shown on your statement.

Section changing	What it means for you
9 Fees	There will be no changes to this section.
10 Solving problems Refunds and payment reversals	<p>Refunds</p> <p>We're rewriting this section to explain how refunds from us or a merchant are applied to reduce your Account balance. A refund is not treated as a payment by you and you still have to pay the minimum amount shown on your statement.</p> <p>If a refund amount is less than your outstanding balance, it will be applied to the unpaid balance of the original transaction type to which it relates (for example, if it is a refund of a Retail Purchase, the refund will be applied to the unpaid Retail Purchase Balance). If there is any refund amount remaining it will be applied based on the order of dates on which the balance for a transaction type was set up, with it being applied to the earliest first. However, if you have an Instalment Plan, it will be applied to Main Instalment Plan Balance last.</p>

Section changing**What it means for you****Payment reversals**

We're including a new paragraph about payment reversals, for example, where you make a payment by direct debit and the payment is dishonoured and we don't receive the money. If a payment is reversed, the amount of the reversal will be treated as the same transaction types to which the payment was originally applied, except if a payment to an Instalment Plan is reversed. In this case, the amount of the reversal will be treated as a Retail Purchase.

Transaction disputes and Chargebacks

We're rewriting this section to provide more clarity about transaction disputes, which can occur if you have a problem with goods or services, if you believe you were charged the incorrect amount or you were charged for an item you didn't receive. You may have a right to Chargeback the transaction under the Network scheme rules. It's important you tell us about any dispute as soon as possible as there are time limits on our ability to process a Chargeback on your behalf.

Section changing	What it means for you
<p>11 Changes</p>	<p>We're adding that:</p> <ul style="list-style-type: none"> • we may notify you of changes to Annual Percentage Rates or the amount of a fee or charge by publishing a notice electronically (e.g. on our website or through Online Servicing) without letting you know by SMS or email. We'll follow any regulatory rules in place when we do this; • if we reduce your Total Cash Limit, we may notify you as soon as reasonably possible, which may be after the change is made. <p>We're also clarifying that we don't have to give you notice if the government introduces fees or charges on receipts or withdrawals. Currently, there are no government fees or charges that apply to your Account.</p>
<p>12 Security and liability for losses for unauthorised electronic transactions</p>	<p>We're making some updates to this section to explain:</p> <ul style="list-style-type: none"> • that there may be some circumstances where you can set your own Security Codes, including PINs, or passwords to access Online Servicing; • that you only have to destroy expired or cancelled physical Cards (not digital cards) by cutting them diagonally in half;

Section changing	What it means for you
	<ul style="list-style-type: none"> • the examples of Security Codes that are clearly identifiable, which a Cardholder must not choose, which include a birth date, phone number or an alphabetical Security Code that is a recognisable part of the Cardholder's name; • that if a Cardholder adds their Card to a payment device (like a mobile phone, wearable or tablet), it's important to make sure that no one else can access the payment device because they might be able to use a Card and transact on your Account; • that you won't be liable for losses from an Unauthorised Transaction that are caused by the same transaction being incorrectly debited more than once to your Account.
13 Things we aren't responsible for	There are some minor updates to this section due to changes being made to section 7.
13A Mistaken internet payments	There will be no change to this section.

Section changing	What it means for you
<p>14 Conditions for specific Payment Facilities</p>	<p>Recurring Card Instructions</p> <p>We're updating this section to explain that if a Cardholder provides their Card details to a merchant participating in an account updater service (for example, when you set up a regular payment from your Card such as a monthly subscription or gym membership), we may give the merchant the updated Card details when they change.</p> <p>Scheduled BPAY Payments</p> <p>We're clarifying the way scheduled BPAY payments work including that we'll:</p> <ul style="list-style-type: none"> • debit your Account on the day you have scheduled to make the payment even if it is not a Business Day, however, the payment may take up to two Business Days to be received. • still process scheduled BPAY payments on the days nominated, even if a Card is re-issued with a new Card number or expiry date; • stop processing scheduled BPAY payments if your Account is closed or suspended.

Section changing	What it means for you
15 BPAY	<p>We're re-ordering some of the paragraphs in this section and making some updates to clarify how the BPAY terms apply to you and Additional Cardholders. We're also changing the cut off time for BPAY payments to be submitted on a Business Day from 4pm to 6pm (Melbourne time).</p>
16 General matters	<p>Unacceptable Account Conduct</p> <p>We're introducing a new 'Unacceptable Account Conduct' policy into our terms and conditions making it clear that we don't tolerate financial abuse conducted through our credit cards and Online Servicing. We will investigate instances where we identify or are made aware that an Account is being used in a financially abusive manner and may reasonably exercise our rights to close, cancel or suspend use of a Card, access to Online Servicing or your Account or not agree to a Credit Limit increase if we reasonably consider it appropriate to protect a customer or another person from financial abuse.</p>

Section changing	What it means for you
<p>17 Dictionary</p>	<p>We're changing some definitions:</p> <ul style="list-style-type: none"> • due to changes in terminology or to simplify and provide further explanation. See the changes to the definition of Balance Transfer, Card, Card Balance, Cash Advance, Financial Table, Instalment Plan, Monthly Instalment, Overdue Amount, Overlimit Amount, Retail Purchase, Retail Purchase Balance, Rewards Points, Rewards Program, Security Code, Special Promotion and Transaction Date. • due to system changes, such as the definition of Business Day to be a day other than a Saturday, Sunday or public holiday throughout Australia, the definition of Statement Period to remove that this is usually 30 days and the definition of Total Cash Limit as this amount is generally the same as your Credit Limit and will no longer be on your statement. <p>We're removing the definitions of Citi and Payment Due.</p>

Section changing	What it means for you
	<p>We're inserting new definitions:</p> <ul style="list-style-type: none"> • relating to Balance Transfers and Instalment Plans, being Balance Transfer Fee, Balance Transfer Term, Initial Interest Charge and Instalment Fee; • of Legitimate Interests which is used in section 7 and means our legitimate funding, business, risk management, prudential or security requirements, or any other requirements that are reasonably necessary to protect us against material risk that a monetary default will occur; • Interest Free Days Payment which is the amount you need to pay to keep or start a new interest free days period for Retail Purchases if you have an Instalment Plan or Balance Transfer; and • Total Minimum Payment Due, which will be included in your statement.

2. Financial Table

- **Retail Purchase Annual Percentage Rate (APR)**

We're replacing the description of Retail Purchase APR with the following, but there will be no change to the rate on the Transition Date:

Retail Purchase APR
21.99% p.a.

Applies to Retail Purchase and where applicable, any Overdue Instalment Amount.

Retail Purchase and Overdue Instalment Amount is defined in the new Part A.

- **Interest Free Period**

We're replacing the description of Interest Free Period with:

Interest Free Period	Up to 44 days for the Retail Purchase Balance.
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Retail Purchase Balance is defined in the new Part A.

- **Minimum Repayment**

We're renaming the Minimum Repayment amount that is shown on your statement '**Total Minimum Payment Due**', and making changes to the description of this amount to clarify that when both an Overdue Amount and Overlimit amount is owing at the end of a statement period, only the higher of the two will be included in the Total Minimum Payment Due.

The new description of Total Minimum Payment Due will be:

Total Minimum Payment Due	<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; and• any Overdue Amount or Overlimit Amount – these amounts must be paid straight way. If you have both an Overdue Amount and Overlimit Amount owing at the end of a Statement Period, the higher of the two amounts will be included in the Total Minimum Payment Due on your statement.
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- **Minimum Payment Due**

We're updating this description to reflect changes in the terminology being used in connection with Instalment Plans in the new Part A. However, there will be no change to the way this amount is calculated.

The new description of Minimum Payment Due will be:

Minimum Payment Due	You must pay the Minimum Payment Due by the Payment Due Date each month as advised in your statement. The Minimum Payment Due is: <ol style="list-style-type: none">1. the greater of:<ol style="list-style-type: none">a) \$25, or if the Card Balance is less than \$25, the Card Balance; orb) 2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar).2. plus any Monthly Instalment, Initial Interest Charge, Instalment Fee or related interest on any of them, that is part of an Instalment Plan for that Statement Period.
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Payment Due Date, Card Balance, Monthly Instalment, Initial Interest Charge, Instalment Fee, Instalment Plan and Statement Period are defined in the new Part A.

- **Domestic Cash Advance Fee**

We're replacing the words 'transaction value' with 'transaction amount', and 'Transaction Date' with 'the date the Cash Advance takes place'. The amount of the fee will remain as \$5 per transaction amount or 3.5% of the transaction amount, whichever is higher.

The new description of Domestic Cash Advance Fee will be:

Domestic Cash Advance Fee	\$5 per transaction amount or 3.5% of the transaction amount, whichever is higher, for a Cash Advance inside Australia, debited to your Account on the date the Cash Advance takes place.
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- International Cash Advance Fee**

We're replacing the words 'Transaction Date' with 'the date the Cash Advance takes place'. There is no change to the amount of the fee.

The new description of International Cash Advance Fee will be:

International Cash Advance Fee	\$5 per transaction amount for a Cash Advance outside of Australia, debited to your Account on the date the Cash Advance takes place.
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- International Transaction Fee**

We're adding the words 'of the transaction amount' after 3.4% and replacing the words 'Transaction Date' with 'on the date of the relevant Retail Purchase or Cash Advance takes place'. There is no change to the percentage of the transaction amount that is used to calculate the fee.

The new description of International Transaction Fee will be:

International Transaction Fee

We charge you an International Transaction Fee of 3.4% of the transaction amount, debited to your Account on the date the relevant Retail Purchase or Cash Advance takes place, of which a service and assessment fee of 1% is payable by us to Visa, for any Retail Purchase or Cash Advance transaction in:

- foreign currency once converted to Australian dollars; and/or
- 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 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.

	Note: It may also not always be clear that the merchant or its financial institution/ payment processor is located or registered overseas.
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- **Dishonour Fee**

We're removing the \$15 Dishonour Fee that was charged each time a payment to your Account is dishonoured.

- **Late Payment Fee**

We're clarifying that we won't charge the Late Payment Fee if the balance of your Account is less than \$50. We're not changing the amount of the fee.

The new description of Late Payment Fee will be:

Late Payment Fee	\$30 debited to your Account after the Payment Due Date if at the time the fee is debited, your Account has an Overdue Amount and the balance of your Account is \$50 or more.
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- **Total Cash Limit**

Your Total Cash Limit will become equal to your Credit Limit. If you currently have a Total Cash Limit that is less than your Credit Limit, this will be increased to your Credit Limit. This may increase your liability in the case of Unauthorised Transactions.

Your Credit Limit is shown on your statement.

- **Daily Cash Limit**

The daily limit of \$1,000 (subject to Available Credit) is not changing, but we're clarifying that this limit applies to cash withdrawals at an ATM or over the counter at any bank that displays the VISA symbol.

The new description of Daily Cash Limit will be:

Daily Cash Limit	A daily limit of \$1,000.00 (subject to Available Credit) applies to your Account for Cash Advances made using a Card to withdraw cash at an ATM or over the counter at any bank in the world that displays the VISA symbol.
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3. Kogan Money Credit Cards Rewards Terms and Conditions

We're replacing the existing Kogan Money Credit Cards Rewards Terms and Conditions booklet dated 15 May 2024 with a new version available for you to read at <https://koganmoney.com.au/credit-cards/important-information/>.

- We're making a number of amendments for stylistic purposes or to make some definitions and clauses easier to read and understand. These include the removal of title case, some re-phrasing and some re-numbering.
- We're deleting all references to 'Citi' and definitions that are not used in, or relevant to, these Rewards Terms and Conditions.
- We're explaining in clause 7.2 that it may take up to 5 business days to process a credit to your account following a Pay with Points redemption. Ordinarily these will still be processed within 2 business days, unless there is an unexpected error.
- We're adding a new clause 8 which is consistent with Part A and reflects that the Rewards Program is designed and intended exclusively for electronic use.
- We're also adding or amending the following definitions and related clauses:

Business Days	A day will be a business day unless it is a Saturday, Sunday or public holiday throughout Australia.
Online Servicing	We're inserting the same definition as Part A for ease of reference to other relevant terms.
Pay with Points	The new definition will clarify the differences between Pay with Points and Shop with Points, as per clauses 6 and 7.
Rewards Balance	This will be available to view in Online Servicing, not on credit card statements.
Shop with Points	The new definition will clarify the differences between Pay with Points and Shop with Points, as per clauses 6 and 7.

4. Kogan Money Credit Cards Digital Wallet Terms and Conditions

- i. Apple Pay Terms and Conditions; and
 - ii. Google Pay Terms and Conditions
- We're replacing the current Apple Pay and Google Pay terms and conditions with new versions. Please read the new **Kogan Money Credit Cards Apple Pay Terms and Conditions** and **Kogan Money Credit Cards Google Pay Terms and Conditions** at <https://koganmoney.com.au/credit-cards/important-information/>.
 - We're making changes to sections about how you use a Card through a digital wallet to clarify that the primary cardholder is responsible for transactions made using Cards that have been added to a digital wallet.
 - We're removing paragraphs from sections and entire sections containing obligations that are already covered in Part A, including amending the sections about how you use a Card through

a digital wallet and deleting the section on changes to participation in Apple Pay or Google Pay.

- We're simplifying the changes to the terms and conditions section. If we make any future changes to these terms and conditions, we'll notify you electronically including publishing a notice on our website, by advertisement or other appropriate method before the change takes place.
- We're simplifying the Privacy section by removing the section 'Authorisation to collect and share data' and clarifying who we exchange your personal information with Apple, Google and the relevant card scheme networks.
- We're removing sections that are not required as they are not relevant to your use of Apple Pay or Google Pay, being, 'Intellectual property', 'Disclaimers of warranty', 'Limitation of liability', 'Indemnity' and 'Representation and warranty'.

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Apple Pay is a trademark of Apple Inc.
Google Pay is a trademark of Google LLC.

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