

Variation Notice

This variation notice provides full details of the change, as it applies to your:

- Financial Table

When is this change effective

This change is effective from 1 November 2024.

What is the change

The Interest Free Period for Retail Purchases 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 **1 November 2024**, will have a due date that is 14 days from the statement end date.

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 koganmoney.com.au/credit-cards/important-information/.

What you need to do

It's important that you read this notice carefully, and keep a copy for your records, as it contains the detail of the change.

To avoid incurring any late payment fees, please ensure you view your statement and make your payment by the new Payment Due Date.

What if I have any questions

If you have any questions on this change that has not been explained in the notice, you can contact us at koganmoney.com.au/credit-cards/contact-us/.

Please contact us promptly if your new Payment Due Date doesn't work for you as we may be able to change your Payment Due Date to better suit your needs.

How to read this notice

1. Section numbers as listed in this notice relate directly to the section headings in your Financial Table or 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 by deleting the words in the column headed "Current Words" and replacing them with the corresponding words in the column headed "Replacement Words";
 - (b) a new section or subsection is shown as "New".

The change

Interest Free Period

1. The Interest Free Period as set out in the Financial Table will change as outlined below:

Current Words	Replacement Words
<p>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.</p>	<p>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.</p>



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. Our/us/we means NAB unless the context otherwise requires it.

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