

Notice of Variation to Your Kogan Money Credit Cards Rewards Terms and Conditions

This variation notice applies to your:

- Kogan Money Credit Cards Rewards Terms and Conditions

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 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.

When these changes are effective

These changes are effective on 8 December 2020.

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”.

Changes to your Kogan Money Credit Cards Rewards Terms and Conditions

Changes to Part 1 Meaning of words

The definition for “Exclusive Brand” is no longer required and is deleted in this section.

Current	Replacement
<i>Kogan Exclusive Brands means brands which are deemed by Kogan.com to be exclusive brands and are specified at kogan.com/au/exclusive-brands</i>	None

Changes to Part 3 Earning Rewards Points

Section 3.4

We are changing how you can earn Rewards Points on purchases made at **Kogan.com**. You can now earn 2 Rewards Points for each whole Australian Dollar spent on **Kogan.com**:

Current	Replacement
<p><i>Rewards Points are awarded in respect of Eligible Transactions as set out below. The number of Rewards Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction.</i></p> <p><i>You will earn the following:</i></p> <p><i>2 Rewards Points for each whole Australian Dollar spent on Kogan Exclusive Brands.</i></p> <p><i>1 Rewards Point for each whole Australian Dollar, for all other Eligible Transactions (including for each whole Australian Dollar spent on Kogan.com for brands that are not Kogan Exclusive Brands).</i></p>	<p><i>Rewards Points are awarded in respect of Eligible Transactions as set out below. The number of Rewards Points awarded is calculated by reference to the Australian Dollar amount of the Eligible Transaction.</i></p> <p><i>You will earn the following:</i></p> <p><i>2 Rewards Points for each whole Australian Dollar spent on Kogan.com.</i></p> <p><i>1 Rewards Point for each whole Australian Dollar, for all other Eligible Transactions.</i></p>

Section 3.5

Current	Replacement
<p>To be eligible to earn 2 Rewards Points for each Australian Dollar spent on Kogan Exclusive Brands You are required to:</p> <ul style="list-style-type: none">a) have registered Your Card for “Shop with Points” with Your Kogan.com account;b) be logged in to Your Kogan.com account while making Your transaction; andc) pay for the transaction directly with your Kogan Money Credit Card. <p>Only the amount spent on Kogan Exclusive Brands that is debited to Your Account will be eligible to earn Rewards Points. Amounts debited to Your Account via other payment methods such as online payment platforms (e.g. PayPal) and mobile wallets will not be eligible to earn 2 Rewards Points.</p>	<p>Only purchases made at Kogan.com will be eligible to earn 2 Rewards Points for each Australian Dollar spent. This does not include purchases for Kogan Essentials products and services (e.g. Kogan Mobile, Kogan Internet or Kogan Energy) or purchases made at other Kogan owned websites such as Matt Blatt or Dick Smith.</p>

