

# Variation Notice

This variation notice provides full details of the changes effective from 15 May 2025, as they apply to you:

- Card Services Credit Card Terms and Conditions and Other Important Information (**the Terms and Conditions**); and
- Financial Table.

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 at [cardservicesdirect.com.au/terms](https://cardservicesdirect.com.au/terms).

It is important that you read this notice carefully and keep a copy of it for your records.

## **What are the changes**

- Effective from 15 May 2025, we will no longer be accepting incoming cheque payments as a payment option to your Credit Card.
- As a result, we will be removing references to cheques in your Financial Table and the Terms and Conditions.

## **What you need to do**

This change will only impact you if you currently use cheques to pay your Credit Card account. If you do, you will need to make alternative arrangements to pay your Credit Card from 15 May 2025.

Please refer to the PAYMENT OPTIONS section of your statement for alternative ways to pay your Credit Card account.

## **What if I have any questions?**

If you have any questions on these changes that have not been explained in the notice, you can find how you can contact us at [cardservicesdirect.com.au/contactus](https://cardservicesdirect.com.au/contactus).

## **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 Words" as "Replacement Words";
  - b. A deletion is shown as "Deleted"; and
  - c. a new section or sub-section is shown as "New".

# The changes

## Changes to your Financial Table effective 15 May 2025

### Over-the-counter Transaction Fee

We have amended your Financial Table to remove reference to cheque payments.

	<b>Current Words</b>	<b>Replacement Words</b>
Over-the-Counter Transactions Fee	An Over-the-Counter Transaction Fee of A\$2.50 will apply for each payment made to your account at Australia Post outlets by cash, cheque or EFTPOS.	An Over-the-Counter Transaction Fee of A\$2.50 will apply for each payment made to your account at Australia Post outlets by cash or EFTPOS.

## Changes to the Card Services Credit Card Terms and Conditions and Other Important Information (the Terms and Conditions) effective 15 May 2025

### Section 2 - Use of Cards and the Account

#### Altering or stopping a payment

We have deleted the reference to Cheques as a Payment type in the following table.

<b>Deleted</b>		
<b>Payment type</b>	<b>Stop or alter?</b>	<b>By contacting who before the payment is processed</b>
Cheques	Stop	By contacting us using the customer service centre or Card Services Online (but the person who holds the cheque may have other rights against you in relation to the cheque)

## Section 4 - Payments

### Paying the account

We have amended the following paragraph in this section to remove reference to cheques.

<b>Current Words</b>	<b>Replacement Words</b>
We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds (e.g. cheques), if we receive it after 4pm AEST or on a non-business day. If we are not sure which of your accounts it is intended for we may choose to credit it to any of your accounts if that is the case.	We credit payments as soon as reasonably practicable and that may be delayed if the payment is not clear funds, if we receive it after 4pm AEST or on a non-business day. If we are not sure which of your accounts it is intended for we may choose to credit it to any of your accounts if that is the case.



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