

Important information.

Bank of Melbourne is varying the Credit Card Terms and Conditions (formerly known as the Conditions of Use) to make them shorter and easier to understand.

The revised terms and conditions will take effect on 2 November 2020. As well as generally simplifying the language, Bank of Melbourne is making the following variations:

- We will not issue a monthly statement for the Card Account if it has a balance of \$10 or less and there has been no account activity during that statement period (see Clause 4.1).
- We will soon be introducing a new instalment plan program called Plan&Pay. The Plan&Pay Terms and Conditions will now form part of the Bank of Melbourne Credit Card Terms and Conditions (see Clause 7).
- You will need to notify us of any dispute about an amount charged to the Card Account within 30 days of the transaction date, and if we ask you for further information you must provide that information within 14 days (see Clause 8.1).

Access and download a copy of the refreshed terms and conditions via:

- **Bank of Melbourne Credit Card Terms and Conditions:**
bankofmelbourne.com.au/credit-card-tc

If you have any questions, we're here to help.
Call us on 1800 772 266.