



Gem Visa combines the flexibility of long term 0% Interest Payment Plans with the convenience of an everyday credit card.

### 0% Interest Payment Plans

Gem Visa allows you to enjoy the things you need now.

There are three 0% Interest Payment Plans. The plans have been created to suit your lifestyle and budget, so whatever you're looking for – there's a plan for you.

You can make extra payments at any time to reduce your balance and interest is only calculated on any remaining balance at the end of your 0% interest period – and is not backdated.

Check online or in-store at participating retailers to see which plan is available for you.

Thousands of stores, endless possibilities.

### Features and benefits of 0% Interest Payment Plans

- Payment options suited to your budget and lifestyle
- Available at thousands of participating stores around Australia<sup>1</sup>
- There is no penalty if you choose to pay out your plan early
- An annual fee of \$99



### Everyday 0% interest with Gem Visa

From travel, to shopping, or treating yourself with something amazing, you'll receive 0% interest on your everyday Visa purchases over \$250 – anytime, anywhere.

Plus you'll enjoy 0% interest for up to 55 days<sup>2</sup> on everyday Visa purchases under \$250, all for an annual fee of \$99.

**It's a gem.**

1. Extended interest free terms may vary. Available at participating retailers to approved applicants only. Conditions, fees and charges apply.

2. To take advantage of up to 55 days Interest Free on everyday credit card purchases, you must pay the full balance of the account (excluding unexpired Interest Free promotional plans) both for the statement before the purchases were made, and for the statement on which the purchases are listed.

3. Interest applies if you do not comply with the terms and conditions.

## The 0% Interest Payment Plans



### Minimum Monthly + Flexible Payments

You need to make a minimum payment each month.

Remember, paying only the minimum monthly payment will not pay out the balance of the plan, but you have the flexibility to make extra payments at any time. Plans start from 6 months.

*“I want to pay a minimum payment each month, but chip in extra where I can”*



### One Lump Payment

You don't need to make any payments during the promotional period. However, you can make payments at any time. Plans start from 3 months.

*“I want to pay when it suits me”*



### Equal Monthly Payments

With equal monthly payments, you'll know exactly how much to pay each month. Plans vary and are only available during select promotional periods.

*“I want to keep it simple and pay the same amount every month”*

Provided the total balance of your purchase is paid before the end of the 0% interest period, you will not pay any interest on any of these plans on your purchase.<sup>3</sup>