

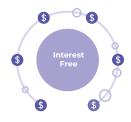






Shop smarter with flexible, long-term Interest Free Payment Plans.

MERCHANT NUMBER



1. Minimum Monthly

You need to make a minimum payment each month. The minimum is calculated at 3% of the total outstanding balance or \$25, whichever is greater.

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 minimum monthly payments, and chip in extra where I can.



2. Equal Monthly

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. 99



3. Flexible

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 during the promotion. 99

Provided the total balance of your purchase is paid by the end of the 0% interest period, you will not pay any interest on your purchase on any of these plans.



Key points to tell your customers



Interest Free every day with Latitude Gem Visa.

Get 6 months Interest Free instantly on purchases \$250 and over – anywhere, anytime.



Account Service Fee

Latitude Gem Visa - \$8.95

Charged once each month on Interest Free payment plans and Visa purchases if the total balance is \$10 or more before the statement date.



Annual percentage rate

The annual percentage rate for Latitude Gem Visa everyday purchases is 19.95% p.a. The annual percentage rate on any outstanding balance after the Interest Free period ends is 24.99% p.a.



Credit limit

Option 1

You can nominate your credit limit, which can be the same as, or greater than, the purchase price.

Option 2

You can allow Latitude to nominate a credit limit based on your application.



Statements

Customers will receive a monthly statement when there is a balance of \$10 or more on their account.



Payments

Direct Debit, BPay, Cheque, Money Order, Post Office or Online Service Centre. See your product website for details.



No Early Payout Penalties

No charge for early payout of account.



Acceptable ID

Option 1

Any one of the following, must be current:

- · Australian Drivers Licence
- · Australian Learners Permit
- · Proof of Age / Photo card with address
- · NSW Birth card with address

With your correct name, current address and date of birth. If your details are incorrect you will also need to provide one Secondary ID.

Option 2

Any one of the following, plus one secondary ID:

- · Australian Passport
- Foreign Passport (with Accredited Translation)
- · Pension Card
- Proof of Age card without address
- · Australian Drivers Licence with no photo (WA Licence)
- · NSW Birth card without address

Secondary ID

Any one of the following (must contain your current address):

- · Centrelink Statement (less than 12 months old)
- · Rates Notice (less than 3 months old)
- Utility Bill Gas / Electricity / Water / Home Phone / Mobile Phone (less than 3 months old)
- · Taxation Notice (less than 12 months old)

Customers may need to include proof of income.

Contact your Account Manager or call our Merchant Support team on: Phone: 1300 361 921 Priority proof of income can be uploaded here

https://www.latitudefinancial.com/upload/ or faxed to 1800 757 437











Visit gemvisa.com.au for more information. Information valid as at July 2021. Credit facility provided by Latitude Finance Australia (ABN 42 008 583 588), Australian Credit Licence number 392145.