



Enjoy Now. Pay Later

Gem Interest Free Payment Options

XX months Interest free for purchases ****\$XXX.XX**** and over

- ✓ Existing customers can shop using a Gem Visa, or Gem CreditLine card.



- ✓ No deposit and no penalty if you pay out your plan earlier
- ✓ XX months interest free available (\$XXX.XX minimum spend)

Conditions, fees and charges apply

Apply for a Gem Visa



Apply for a Gem Visa Card

Found something?	Applying is quick and easy	Make it yours!
Get it on Interest Free with Gem Visa and pay nothing today.	Apply within 10 minutes & receive a decision within 60 seconds.	Once approved, select your ideal payment plan & check-out using your account number.

Apply for a Gem Visa

*Available to approved customers only. Credit and lending criteria and fees apply, including a Gem Visa \$55 establishment fee and annual fees (\$55 Gem Visa (charged \$27.50 half yearly / \$55 Gem CreditLine (charged \$27.50 half yearly)). Prevailing interest rate (currently Gem Visa 28.99% p.a./Gem CreditLine 29.95% p.a.) applies after any interest free term ends. Paying only the minimum monthly repayment of 3% of the outstanding monthly balance or \$20 (whichever is more), will not be sufficient to repay the purchase amount(s) within the promotional period. Amount payable will be shown on your monthly statement. Long term interest free offers may vary. Available at participating retailers to approved customers only. Conditions, fees and charges apply. Credit provided by Latitude Financial Services Limited.
For Gem Interest Free terms & conditions visit gemfinance.co.nz/credit-cards/terms-and-conditions/