



Enjoy Now. Pay Later

Latitude Interest Free Payment Option

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

- ✓ Existing customers can shop using a Latitude Gem Visa, Latitude GO Mastercard, CreditLine or Buyer's Edge card.



- ✓ No deposit and no penalty if you pay out your plan earlier
- ✓ ****Merchants can list all available promos and periods****
- ✓ XX months interest free available (\$XXX.XX minimum spend)

Conditions, fees and charges apply

[Apply for a Latitude Gem Visa](#)

Apply for a Latitude Gem Visa Card

Found something?

Get it on Interest Free with Latitude Gem Visa and pay nothing today.

Applying is quick and easy

Apply within 10 minutes & receive a decision within 60 seconds.

Make it yours!

Once approved, select your ideal payment plan & check-out using your account number.

[Apply for a Latitude Gem Visa](#)

*Available to approved customers only. Monthly payments must be made during the promotional period. Interest and payments are payable after the interest free period expires. Paying only the minimum monthly payment will not pay out the purchase before the end of the plan. A \$99 annual fee for Gem Visa applies. At the end of the plan, interest will be charged at 24.99%. This notice is given under the Gem Visa Conditions of Use (as applicable), which specify all other conditions for this offer. Also available to CreditLine, GO MasterCard and Buyer's Edge customers. Other conditions, fees and charges apply, see relevant product websites for details. Credit is provided by Latitude Interest Free Australia (ABN 42 008 583 588), Australian Credit Licence number 392145. For Latitude Interest Free terms & conditions visit latitudefinancial.com.au/interest-free/terms-and-conditions/

Latitude Interest Free FAQs

What is Latitude Interest Free?

Latitude Interest Free offers flexible interest free payment plans to suit your needs. From 6-60 months, Latitude Interest Free gives you access to a range of interest free offers at hundreds of retailers. Existing Latitude Gem Visa, Latitude GO Mastercard, Creditline and Buyer's Edge customers can checkout using Latitude Interest Free.

How does Latitude Interest Free work?

Latitude Interest Free cards such as Gem Visa or GO Mastercard work like a normal credit cards but offer the added functionality of Interest Free plans. There are three different types of Interest Free payment plans:

Minimum Monthly (Interest Free Promotion)

\$2000 TV on 24 months Minimum Monthly = Customer required to pay a minimum payment each month. The residual balance of the payment plan will incur interest once the Interest Free period is over. Customers can make extra payments at any time with no penalties.

Equal Monthly (Instalment Interest Free Promotion)

\$2000 TV on 24 months Equal Monthly = customer pays the purchase price in 24 equal monthly installments (\$83.33). If paid on time the balance is cleared by the end of the Interest Free Plan period.

Flexible (Buy Now Pay Later Promotion)

\$2000 TV on 24 months flexible = Customer not required to pay any amount during the Interest Free plan period. Customers can make extra payments at any time with no penalties. The residual balance of the payment plan will incur interest once the Interest Free period is over.

How much can I borrow with Latitude Interest Free?

Your approved credit limit will depend on your financial situation. The minimum credit limit for Latitude Gem Visa is \$1,000 and there is a \$99 annual fee.

What can I buy on Latitude Interest Free?

Look for the Latitude Interest Free logo when browsing online or in-store to know what products are eligible. The minimum purchase amount is different across retailers. Gift cards are excluded

How do I pay off my Latitude Interest Free payment plan?

You will receive a monthly statement that highlights the minimum payment required and the available payment options. Bank transfer, direct debit, debit card and BPAY are available.

How do I manage my Latitude Interest Free payment plan?

You can manage your account from the Latitude Mobile App or the Online Service Centre. Search Latitude App in the App Store or Google Play.

