



## Enjoy Now. Pay Later

### Latitude Interest Free Payment Options

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| <p><b>Enjoy Now. Pay Later.</b><br/><b>Interest Free</b></p> <p>for purchases <b>**\$XXX.XX**</b> and over</p> <ul style="list-style-type: none"> <li>✓ Existing customers can shop using a Latitude Gem Visa, Latitude GO Mastercard, CreditLine or Buyer's Edge card.</li> </ul>  <ul style="list-style-type: none"> <li>✓ No deposit and no penalty if you pay out your plan earlier</li> <li>✓ <b>**Merchants can list all available promos and periods**</b></li> <li>✓ <b>XX months interest free available (\$XXX.XX minimum spend)</b></li> </ul> <p style="font-size: small;">Conditions, fees and charges apply</p> <p style="background-color: #0056b3; color: white; padding: 5px; display: inline-block;">Apply for a Latitude Gem Visa</p> | <p><b>Shop Now. Pay over 10 weekly payments. No interest. Ever.</b></p> <p>for purchases under \$1000</p> <ul style="list-style-type: none"> <li>✓ Sign up is super simple and if approved you can start using LatitudePay straight away</li> <li>✓ Shop now and pay over 10 weeks, interest free!</li> <li>✓ Pay 10% upfront and the rest in 9 weekly automatic payments. Pay off your balance at any time</li> </ul> <p style="font-size: small;">Subject to approval. Conditions and late fees apply</p> <p style="background-color: #0056b3; color: white; padding: 5px; display: inline-block;">Sign up to LatitudePay</p> |



### Apply for a Latitude Gem Visa Card

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| <p><b>Found something?</b></p> <p>Get it on Interest Free with Latitude Gem Visa and pay nothing today.</p> | <p><b>Applying is quick and easy</b></p> <p>Apply within 10 minutes &amp; receive a decision within 60 seconds.</p> | <p><b>Make it yours!</b></p> <p>Once approved, select your ideal payment plan &amp; check-out using your account number.</p> |
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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/](http://latitudefinancial.com.au/interest-free/terms-and-conditions/)



### Sign up to LatitudePay

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| <p><b>Choose LatitudePay at the checkout</b></p> <p>There's no extra cost to you – just select it as your payment option.</p> | <p><b>Approval in minutes</b></p> <p>Set up your account and we'll tell you straight away if approved.</p> | <p><b>Get it now, pay over 10 weeks</b></p> <p>It's the today way to pay, just 10 easy payments. No interest. Ever</p> |
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Sign up to LatitudePay

\*Subject to approval. Conditions and late fees apply. Available on purchases between \$20 and \$1000. Payment Plan provided by LatitudePay Australia Pty Ltd ABN 23 633 528 873. For our complete terms visit [latitudepay.com/terms](http://latitudepay.com/terms)

## Frequently Asked Questions

### 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.

### LatitudePay FAQs

#### How does LatitudePay work?

LatitudePay is a buy now, pay later product where you can pay for your purchase in 10 weekly payments instead of all at once. There's no interest, ever and no fees when you pay on time. Choose LatitudePay at the checkout to get what you want now. The first instalment will be charged when you checkout.

#### Who can use LatitudePay?

You need to be a temporary or permanent resident of Australia and be at least 18 years old. LatitudePay will complete an identification check, so have your ID handy (for example, a valid Australian driver's licence or Australian passport). Have your Visa or Mastercard debit or credit card handy also, so that your future payments can be set up.

#### What's the catch?

No catch! If approved, you can pay over 10 weekly payments, and you'll only pay the purchase price over this period. Pay each instalment on time, and it won't cost a cent more than the purchase price. If you miss a payment, a \$10 late fee applies, but LatitudePay will send you a reminder to help keep you on track.

#### What can I buy on LatitudePay?

Shop to your hearts content! There is a minimum purchase of \$20, a maximum purchase of \$1,000. Gift cards are excluded.

#### Which cards can I use to pay my weekly instalment?

LatitudePay accepts Visa and Mastercard debit and credit cards.

#### What will I see on my credit card or bank statement?

You will see LatitudePay on your statement for each weekly instalment.

#### Can I place more than one order using LatitudePay?

You can make purchases up to your approved LatitudePay limit with. For example, if your limit is \$500, you can place as many orders as you wish provided that it does not exceed this limit, and the minimum purchase is \$20. Subject to approval. Conditions and late fees apply. Available on purchases between \$20 and \$1000. Payment Plan provided by LatitudePay Australia Pty Ltd ABN 23 633 528 873. For complete terms, visit [latitudepay.com/terms](http://latitudepay.com/terms).